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IN THIS ISSUE

Winter Pests

Building & Resource
Consents - What Do They
Mean?

Winter Driving Tips

How Can You Make Your
Home More Energy
Efficient?

The 2007 Budget
& Property


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Building & Resource Consents - What Do They Mean?

Winter Pests - Good Pest, Bad Pest How Can You Tell?

Winter is here and so are those nasty little bugs that gnaw at your favourite plants.

Snails, slugs and millipedes can play havoc in your garden and can devastate entire plants if you are not persistent with controlling them.

The easiest way to prevent insect damage in your garden is to discourage them from coming in the first place. A healthy garden is the best defence so giving your garden a spring clean will help to protect it over winter.

Cleaning up mulch in the garden and controlling weeds can help reduce the places slugs have to hide. Pull out any weak plants. If they are infected they will attract predators. Dispose of them away from the garden. Water early so foliage will be dry for most of the day as wet foliage encourages insect and fungal damage to your plants.

Although there are various pests that can cause damage to your garden there are beneficial insects, which prey on harmful insects and can act as a means of natural pest control in your garden. These are:

Lady bugs: These insects can be a great pest control for your garden. These little insects devour aphids, mites and whiteflies and can be attracted to your garden by planting members of the daisy family.

Lacewings: These insects eat through aphids. They are attracted to yarrow, black-eyed susans and asters.

Praying Mantis: These creatures eat their way through most garden pests. Once they hatch they grow quickly into adult size.

Centipedes: Although they look similar, unlike millipedes which feed on rotting garden mulch in the garden, Centipedes feed entirely on other insects so, they are in fact beneficial to your garden.

Take advantage of these beneficial insects and use them to keep bad critters at bay.

As a homeowner, you may be constructing a new building, undertaking renovations or making additions to your home. Before any of these works can take place, a building consent is required for most building work.

Some consent requirements may come as a surprise to those not aware of building regulations.

For example, consents are required for, but not limited to:

- Building a deck if any part is greater than 1m from the ground
- Fences if they are more than 2m high
- New carports and conservatories
- Plumbing, all plumbing except repair and maintenance on existing fittings
- Swimming and spa pools and retaining walls
- Demolition work and relocation of old buildings

A building consent allows you to carry out building work according to Council requirements. It will ensure that the work complies with the New Zealand Building Code, the Building Act 2004 and other legislated requirements. If work is completed without consent, it can affect your insurance cover and considerably impact on sale and purchase transactions.

Depending on the nature of your proposed work and type of property, you may require a resource consent as well as a building consent. Resource consents are required for non-compliant works and uses. For example a resource consent can be required if your proposed building works are not permitted as of right by your area's District Plan, e.g. setting up a home enterprise and should be consulted prior to undertaking any works.

The zoning of your property can affect your consent requirements. Some examples of more major building projects that require resource consent include:

- Building closer than the permitted distance to your property's boundary
- Excavating more than a specified amount or near a boundary
- Coverage - building over an area that covers more land than is permitted as of right
- Subdivision

Detailed criteria for consent requirements are set out in each Local Authority's District Plan. Most authorities publish information guides and provide helpful assistance to customer enquiries.

When thinking about constructing a new building or making additions, planning is vital. Under the Building Act, work must commence within 12 months of the consent being given and finish within two years from the date the consent was granted.

The other key factor regularly overlooked by homeowners carrying out building works is obtaining a Code of Compliance Certificate on completion. This is the formal acknowledgement and public record that the work has been completed satisfactorily. Consents are of limited value unless there is a Code of Compliance Certificate issued on completion.

Getting the required consent from the council prior to creating your dream renovation means less headache later on, when it comes to selling your property. The main problems that sellers encounter are caused when they do work without the required consent. They then discover that it does not comply with the Building Code or they have failed to obtain the Code of Compliance Certificate.

Purchasers should be aware of building consents and that a Code of Compliance Certificate should be available. Non-compliance is often discovered after Sale & Purchase Agreements have been entered into, when a LIM (Land Information Memorandum) report is obtained. If the seller is not compliant, the purchaser may take action against an owner for breach of warranty, which can lead to termination of the contract or compensation payments.

It is important that all contracting work whether it is from an electrician, plumber or builder is documented correctly, and a Code of Compliance Certificate is received from the local authority.

Finding out exactly what is required when doing any alterations and remedying any non-compliant issues before selling a property, will help to ensure you do not breach any building warranty, give you peace of mind, and maximise your sale result.





Winter Driving Tips

With winter weather, comes the need for people to adjust their driving and consider weather conditions. Extra care and attention is vital during winter months when driving!

Be prepared!

- Check road conditions.
- Have your vehicle checked out. Make sure your heater, fans, wipers, defrosters and demisters are working.
- Antifreeze is essential for your car's engine during winter.

Wet weather driving

- Wet roads can be very slippery, so always remember that stopping distances are almost doubled.
- Slow down, the two-second rule should become at least four seconds.
- After driving through surface water, pump the brakes several times to dry them out, regardless of what sort of brake system you have.

Snow and ice

- Whenever possible, avoid driving in heavy snow, but if you do keep it SLOW.
- Avoid breaking suddenly. Give the break pedal a few soft taps rather than one hard push to avoid sending your vehicle into a skid.
- Remember to always carry chains in snow prone areas, and use them whenever necessary.
- Climbing and descending hills in snow requires meticulous care, climb hills in the highest possible gear. Descend hills very slowly, putting your vehicle in a low gear before starting the descent.
- Cover windscreen with cardboard or a floor mat when you leave the vehicle to prevent ice forming.
- Be wary of black ice
- Remember, recreational 4WDs are no safer in winter conditions than other vehicles.

Fogged in

- Adjust your speed to the visibility levels.
- Keep your headlights on low beam, as high beams will deflect fog and produce glare.
- Front fog lights may be used.
- Rear fog lights, which produce high-intensity red light, should only be used when visibility is very bad.

Low winter sun

- In winter, low sun is more likely to occur. Be prepared for this when driving at sunrise or sunset, especially when turning or driving towards the sun.
- Keep your windscreen clean, inside and out. Dust and grime on the windscreen can make the effects of low sun much worse.

Night driving

- You are required to have your lights on 30 minutes after sunset and 30 minutes before sunrise, or at any other time when you cannot see an object or person 100m away.
- Drive at a speed appropriate to the conditions, as there is a decreased chance of seeing hazards in the evening.
- Be aware of blinding other drivers with your headlights on full, switch them to low when a vehicle is coming from the other direction.

How Can You Make Your Home More Energy Efficient?

Heading into winter our power bills start to climb as we try to make our homes more warm and comfortable. The single contributing factor to having your home more energy efficient is to keep the heat in, by having good insulation. Half or more of an average home's heat loss is through outside walls, the floor and roof.

In a timber house without insulation, 42% of the heat loss is through ceilings, 24% through the walls, 12% through windows (up to 25% if there are large glazed walls or sunrooms), 10% through the floor and the remaining 12% through draughts of air around doors, window frames and cracks.

Ceiling insulation is the most cost-effective place to start to save energy as proper insulation in the roof stops the heat escaping.

Options for insulating the ceilings in your home include:

- Fibre glass batts, which can be laid between the ceiling timbers, inside the roof-space. Be wary if inserting batts yourself; ensure appropriate safety gear is worn. Batt's can be a good option as they are long lasting, do not rot, and therefore do not encourage rats or other pests.
- Natural wool batts are an alternative option and can be more comfortable on the installer's skin. These can be used as a move toward an eco friendly environment as they take 7 times less energy to manufacture than fibreglass options.

Another means of reducing heat loss is under floor insulation. Options for this type of insulation include a special metal foil, which may have a fibreglass base attached. These can be used to insulate under the floorboards for homes that have a suspended wooden floor.

An alternative is pre-planning and installation at the construction stage. A rigid insulation sheet is laid under concrete floors.

Reducing heat loss through draughty windows can also add to a warmer home. Double glazing will retain heat as it reduces draught, and is a means of reducing condensation. However, this can be quite costly, so it is wise to leave for a time of major renovations.

Hot water heating can account for up to 40% of your homes heating bill, so insulating the hot water tank is recommended. It is also important to insulate at least the first two metres of the pipe carrying the hot water away from the tank to reduce heat escaping

When considering home heating there are various options, some of these include:

- Gas heating, although it can cheaper than conventional heaters it can increase moisture and condensation in your home. This can lead to mould build up if your home is not properly ventilated.
- Oil-filled electric column heaters are another effective means of heating the home.

With any type of heating ventilation is important. Dry air takes less energy to heat than moist air, so, removing sources of steam is vital in increasing heating efficiency. Ventilation can be achieved through a dehumidifier, an extractor fan and opening the windows. Many household cooking appliances and dryers produce a lot of water vapour. Therefore, ventilation is the key to create a healthy dry home. Dry air reduces water condensation on the windows and reduces mould and mildew growth.

Make your home warm and healthy this winter by making some positive changes. Maximise the value for money in heating your home, and reduce power bills.





The 2007 Budget & Property

We look briefly on the impact the 2007 budget has on different sectors of the housing market.

For the first homebuyer:

Design and research into a Shared Equity scheme, similar to overseas examples, has \$1.4 million set aside to investigate a shared equity housing scheme as part of the Government's pursuit to help younger New Zealanders own their own home.

As housing affordability becomes a growing issue for both the Government and potential homeowners, a shared equity scheme is a measure that could improve access to home ownership. Shared equity could allow modest income households to buy a home that would normally be out of their reach.

Shared equity schemes typically involve the Government taking up a percentage share of the property ownership. The homebuyer secures a mortgage for the balance and when the property is sold, the Government recovers the funds plus a proportionate share of any gain on the property value.

The proposed Kiwi Saver scheme is another initiative with potential to support the homebuyer. If eligible, the scheme, based on contributing up to four percent of your income, can offer the saver a first homebuyer deposit subsidy, from the Government through Housing New Zealand. The proposed subsidy is \$1,000 for each year of membership in the scheme, up to a maximum of \$5,000.

These initiatives, if introduced, may put pressure on the lower end properties in the short term, as it will increase the number of potential buyers and inflate the housing shortage in this market. However, in the longer-term this can offer New Zealanders with long term property aspirations to make a first assisted step.

For the homeowner:

The budget is also set to provide over \$70 million dollars over the next four years in a programme to help families live in energy efficient healthy homes. The household sustainability programme will focus on providing energy efficiency information and the installation of clean forms of heating for low-income households.

This will see the Government also spend over \$15 million to trial a home energy-rating scheme, so the energy efficiency of a house can be measured. This information can be available to home buyers to assist with purchase decisions. This initiative also provides some an interest-free loan scheme to help homeowners pay for cleaner and energy efficient heating upgrades.

The budget also makes way for landlords of low income, qualifying tenants to claim a subsidy to assist in making rental homes built before 1978 more energy efficient. After this date mandatory insulation was introduced. A 55 percent subsidy can be available to landlords to install insulation into their properties based on the eligibility of the tenant.

For the investor:

Outside the above energy efficiency option, the Government's continued policy of driving high interest rates, influences the property investment rates of return. Many investors are due to roll off more favourable fixed term mortgages and current rates will affect the property investor negatively. Vacancy rates remain low in many centres.

Property speculation for short/medium term investors has been targeted and allocated funds, for close IRD scrutiny. This targeting is aimed to see this style of investment, ineligible for tax rebates and liable for tax on financial gain. This does not affect the long-term property investor with genuine intentions to hold their property, for these long term property investors the tax benefits remain.

In summary, the budget provides changes to future home affordability in New Zealand. These strategies are designed to help more people into home ownership, as part of their overall plan to ensure New Zealanders have access to affordable good quality housing.

